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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 2

Complete if Known

Application Number	09/845,396
Filing Date	April 30, 2001
First Named Inventor	Wayne L. RANDELL
Art Unit	3692
Examiner Name	Jennifer L. LIVERSEDGE
Attorney Docket Number	32423/82536

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	1.	US- 5,826,241	10-20-1998	Stein et al.	
	2.	US- 5,878,139	03-02-1999	Rosen	
	3.	US- 5,920,847	07-06-1999	Kolling et al.	
	4.	US- 5,963,925	10-05-1999	Kolling et al.	
	5.	US- 5,978,780	11-02-1999	Watson	
	6.	US- 5,983,208	11-09-1999	Haller et al.	
	7.	US- 6,029,150	02-22-2000	Kravitz	
	8.	US- 6,052,671	04-18-2000	Crooks et al.	
	9.	US- 6,078,907	06-20-2000	Lamm	
	10.	US- 6,138,107	10-24-2000	Elgarnal	
	11.	US- 6,401,098 B1	06-04-2002	Moulin	
	12.	US- 6,607,124 B1	08-19-2003	Junkins et al.	
	13.	US- 6,832,250 B1	12-14-2004	Coons et al.	
	14.	US- 6,856,974 B1	02-15-2005	Ganesan et al.	
	15.	US- 6,968,319 B1	11-22-2005	Remington et al.	
	16.	US- 2002/0032651 A1	03-14-2002	Embrey	
	17.	US- 2002/0198830 A1	12-26-2002	Randell et al.	
	18.	US- 2003/0140004 A1	07-24-2003	O'Leary et al.	
	19.	US- 2003/0191701 A1	10-09-2003	Haseltine et al.	

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)			
	20.	CA 2,175,473 C	08-31-1999	VISA INTERNATIONAL ...	
	21.	CA 2,203,756 A1	03-06-1997	VISA INTERNATIONAL ...	
	22.	CA 2,220,735 A1	11-14-1996	KONINKLIJKE PTT ...	
	23.	CA 2,229,012 C	05-28-2002	CITIBANK, N.A.	
	24.	CA 2,236,432 A1	05-09-1997	MASTERCARD INTERNA...	
	25.	CA 2,267,951 C	12-30-2003	VISA INTERNATIONAL ...	

Examiner Signature	Date Considered
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U. S. PATENT DOCUMENTS

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FOREIGN PATENT DOCUMENTS

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		Country Code ² Number ³ Kind Code ⁵ (if known)	MM-DD-YYYY			
27.	CA 2,295,615 A1		01-21-1999	COUNTRYWIDE BUSIN...		
28.	CA 2,345,505 A1		10-30-2002	CANADIAN NATIONAL ...		
29.	CA 2,345,598 A1		10-30-2002	CANADIAN NATIONAL ...		
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31.	CA 2,406,105 A1		03-30-2004	CANADIAN NATIONAL ...		

Examiner Signature	/Jennifer Liversedge/	Date Considered	04/22/2009
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